The law

Kentucky requires a professional solicitor who solicits funds for charities to register with the Office of the Attorney General, post a bond and submit to a background check to assure that there are no felons soliciting funds. In addition, solicitors must tell you that they are a paid solicitor and for which charity they are collecting funds. Charitable campaigns being conducted by volunteers or by the charities themselves are not required to register. You may find their records at some of the following websites:

www.give.org/guide www.guidestar.org www.charitynavigator.org www.nonprofits.org www.foundationcenter.org

Reviewing these records will help you to decide whether or not you want to give to the cause.

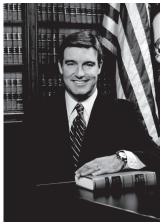
The law only requires a professional solicitor to tell you what percentage of your donation is actually going to the charity if you ask. They do not have to volunteer the information. Often this percentage may be very high and the charity itself may receive only a fraction of your donation. Ask for this information, and if you believe the percentage is too high consider bypassing the solicitor and giving directly to the charity. Also ask the solicitor how much of the charities' donations go to charitable programs as opposed to fundraising or administrative expenses. If a charity spends more on non-charitable expenses, you may wish to consider donating elsewhere.

Donors have rights

Donors have the right to ask as many questions as necessary in order to make an informed decision. Donors have the right to ask what percentage of their donation will go to the charity, so it is important that you ask.

If you are on Kentucky's No Call List, charities still have the right to call you because they are exempt from the law. However, charities are required to put your name on their no-call list if you request it. Continued calls after this request should be reported to the Office of the Attorney General.

Additionally, do not feel that you must donate to organizations that send you calendars, mailing labels, greeting cards and the like. By law, these are yours to keep free of charge.



Jack Conway Attorney General

For more information:

If you would like more information or wish to inquire about a charity or professional solicitor, you can view online records of active charitable campaigns being conducted at:

www.ag.ky.gov/consumer/charity/active

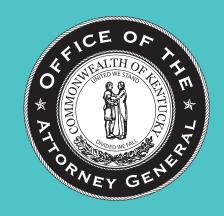
Office of the Attorney General Consumer Protection Division 1024 Capital Center Drive, Suite 200 Frankfort, Ky 40601 Attn: Charitable Registrations 1-888-432-9257 (option 3)

The Better Business Bureau may also have additional information about a particular charity. Contact:

1-800-388-2222 (Louisville/western KY) or 1-800-866-6668 (Lexington/eastern KY)

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CHARITABLE GIVING





Kentuckians generously donate their time and money to hundreds of charitable deservina organizations. However,

some organizations use fraudulent and deceptive means when soliciting the public for contributions. Moreover, some charities use paid professional solicitors who receive a large percentage of the contribution. Finally, some charities may spend the majority of their income on administrative and fundraising expenses, rather than on their charitable programs. This information will hopefully provide help in determining whether the charity to which you are considering donating meets your expectations. If you choose to give, give wisely.

Questions to ask when examining a written solicitation



Is the full name, address and phone number disclosed in the material?



For what purpose will my contribution be used?



Does the organization offer to send me a copy of its financial statement?



Is the charity registered with the Office of Attorney General?



Is the appeal for contributions written in a way that appeals only to my emotions rather than to my intellect?



Does the appeal sound plausible?

Questions to ask when solicited by telephone

Unless you are already familiar with and support an organization, do not promise you will contribute to its cause when you are called on the phone. Instead, ask:



What is the full name, address and phone number of the charity?



no you work for the charity or are you a paid fund-raiser?



What percentage of my donation will be kept by the fundraiser and how much will the charity receive?



For what purpose will my contribution be used?



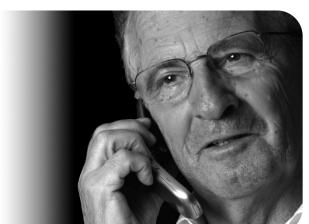
Is my contribution tax deductible?



Is the charity/professional solicitor registered with the Office of Attorney General?



What percentage of its total income does the charity spend on its charitable purpose?





Deceptive practices

Some charitable solicitations send messages or "red flags" which might lead a person to question whether this is an organization worthy of support or even whether it really is a charity.



Did the organization refuse to send you written material or financial information?



Did the person soliciting offer to send a courier to collect your contribution or otherwise pressure you into making a donation?



Did the charity send you an invoice or statement which indicates a payment due for a contribution you never pledged?



Does the organization's name and logo closely resemble another charity with a similar charitable purpose?

If the solicitor claims to be raising funds on behalf of a local charity, contact the charity yourself to verify that it is conducting a fundraising event. It is not uncommon for fraudulent solicitors to falsely associate themselves with local charities just to collect money and leave town.